

MCI Income Fund VII, LLC

About Megatel Capital Investment

MCI (Megatel Capital Investment, LLC), the Manager of MCI Income Fund VII, LLC (the “Company”), is the capital markets division of the Megatel group of companies, specializing in providing growth capital to one of the largest homebuilders based in Dallas, TX. MCI's efforts are currently focused on communities in fast-growing population centers primarily located in Texas.

Offering Highlights

Bond Offering Amount	\$55,000,000
Minimum Investment	\$10,000
Bond Yield	<u>Class A</u> (Broker-Dealer Placement) – 7.0-11.0% 11.0% first 12 months of Offering, then prime commercial interest rate + 2%, calculated quarterly (but no more than 11% and not less than 7%) <u>Class B</u> (Net of Selling Commissions) – 8.0%-12.0% 12.0% first 12 months of Offering, then prime commercial interest rate + 3%, calculated quarterly (but no more than 12.0% and not less than 8.0%)
Bond Price	\$1,000 per Bond
Initial Maturity	<u>Series 1</u>: June 30, 2029* <u>Series 2</u>: June 30, 2030*
Interest Payment Schedule	Payable monthly in arrears: on or before the 30th of every month**
Security	The Bonds will be secured by a senior blanket lien on all assets of the Company, including all assets acquired with proceeds from the offering.

*Upon maturity, and subject to the terms and conditions described in the Offering Circular, the Bonds will be automatically renewed at the same interest rate for two additional three-year terms, unless otherwise redeemed pursuant to the terms of the Indenture.

**The required interest payments and principal payment of the Bonds are not a guaranty of any return nor are they a guaranty of the return of invested capital. The Company's ability to honor the Bond obligations will be subject to its ability to generate sufficient cash flow or procure additional financing in order to fund those payments.

Below images are not owned by the Company and are for illustrative purposes only. The image represents a similar potential collateral for a loan that may be made by the Company.



INVESTING IN THE AMERICAN DREAM

MCI Income Fund VII, LLC

Offering Objective

To loan offering proceeds exclusively to our affiliate, MCI Development 1, LLC (the “Developer”) and its wholly-owned subsidiaries for (A) the acquisition of parcels of real property (including but not limited to raw/unentitled land and/or finished lots) (i) for development into single-family residential lots, (ii) for the construction of single-family homes to be marketed and sold to homebuyers, (iii) for the construction of condominiums to be marketed and sold to homebuyers, (iv) for the development and/or construction of multi-family residential communities, and (v) for the development and/or construction of storage facilities, retail, and/or other commercial real estate assets, or mixed-use properties; (B) existing single-family homes to be redeveloped, renovated, and/or repositioned for marketing and sale; (C) existing multi-family properties to be redeveloped, renovated, and/or repositioned for marketing and sale, and/or (D) existing commercial properties to be redeveloped, renovated, and/or repositioned for marketing and sale.

Risk Factors

Investments in any security are not suitable for all investors. An investment in the Class A Bonds and the Class B Bonds (collectively, the “Bonds”) of MCI Income Fund VII, LLC (the “Company”) is considered speculative. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment. There are various risks related to an investment in the Bonds which are described in the respective offering circular. These risks include, but are not limited to:

- The Company’s investment objectives may become more difficult to reach depending on the amount of funds raised in this offering.
- The Company is recently formed and its lack of operating history makes it difficult for you to evaluate an investment in the Bonds.
- The Bonds will have limited transferability and liquidity.
- Redemption requests of Bonds at the option of the Bondholder will be limited by the redemption limits and for redemption requests made outside of the Redemption Period or Renewed Redemption Period, to the extent they are accepted, will be subject to financial penalties for redemption made.
- The Company has limited capitalization and a lack of working capital and as a result is entirely dependent on cash flow to service the Bonds.
- It may be difficult to realize the value of the collateral securing the Bonds.
- The Company’s Loans and investments expose it to risks associated with debt-oriented real estate investments.
- Investors will not have an opportunity to evaluate Loans made by the Company before they are made, and the Company may make Loans that would have changed your decision as to whether to invest in the Bonds.
- The Company’s Loans are not diversified with respect to the borrower of the Loans.
- Fluctuations in interest rates or the accrual of interest payment obligations could reduce the Company’s ability to generate income on its Loans and other investments, which could lead to a significant decrease in its results of operations, cash flows and the market value of the Loans.
- The inability to retain or obtain key personnel could delay or hinder implementation of the Company’s investment strategies.
- The Company will be subject to conflicts of interest arising out of relationships among the Manager, the Developer, and their affiliates and employees.

Prospective investors should carefully review the “Risk Factors” section of the offering circular which is filed with the United States Securities & Exchange Commission (the “SEC”) prior to investing. Investors should perform their own investigations before considering any investment and consult with their own legal and tax advisors. The offering statement of the Company and the most recent offering circular can be found at: <https://www.sec.gov/edgar/browse/?CIK=1954416>

This is not an offer to sell or solicitation to purchase any security. An offering is made only by the respective offering circular and where permitted by law. No money or other consideration is being solicited in connection this document, and if sent in response, will not be accepted. No offer to buy the securities can be accepted and no part of the purchase price can be received until the offering statement on Form 1-A is qualified pursuant to Regulation A of the Securities Act of 1933, as amended, and any such offer may be withdrawn or revoked, without obligation or commitment of any kind, at any time before notice of its acceptance given after the qualification date. Any person’s indication of interest involves no obligation or commitment of any kind.

Securities are offered through Primus Financial Services, LLC (“Primus”). Member FINRA/SIPC. Primus is not affiliated with the Company, the Manager, the Developer, or any of their affiliates.

Issue Date 10.15.24